INDIVIDUAL INVESTORS

Maximize your cash with market-leading rates.

Keeping cash safe is essential. With Max, you can spread your cash across your own accounts at multiple banks, ensuring your balances stay below the FDIC insurance limits while earning market-leading rates. Easily check your accounts at any time, all on one screen.

Join Max

Expect more from your cash with market-leading rates.

Keep your cash safe in your own bank accounts.

Max is the leading independent cash maximization service.

Get more with Max.

With Max, you can now earn up to **4.06%** yield on cash, FDIC-insured.
Dramatically more than most investors are earning today in traditional bank or brokerage accounts.

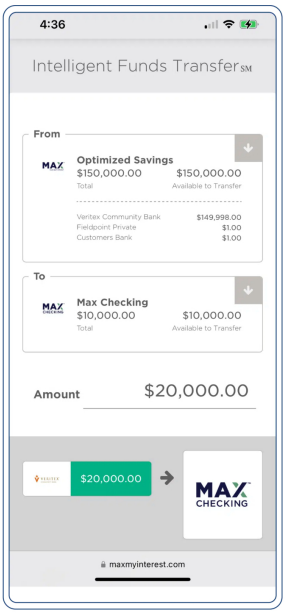
	MAX YOUR BEST INTEREST	Brick-and-Mortar Banks	Online Banks	Brokerage Cash Sweeps
Expanded FDIC insurance coverage	✓			✓
Keep cash safe in your own bank accounts	✓	✓	✓	
Avoid intermediaries and commingling of funds	✓	✓	✓	
Ability to access funds same-day	✓	✓	✓	
Earn the highest rates	✓			

Unlock new opportunities for financial growth.

Max has assembled a network of banks, many of which offer preferential, market-leading rates and terms exclusively to Max members.

Max's patented innovative service monitors interest rate fluctuations daily and helps you allocate your cash across the highest earning accounts.

Join Max



Max puts you in control of your money.

With Max, you can easily move funds between your accounts, ensuring liquidity to meet your needs and goals while earning market-leading rates.

Sign Up

How Max works for you.

Our intelligent cash management solution is designed to maximize your earning potential.

INTRODUCING:

MAX®

YOUR BEST INTEREST

Optimize Now →

Transparent Pricing

Max costs 16 basis points (0.16%) per year, calculated and collected quarterly, based on your account balance, subject to a minimum of $20 per quarter.

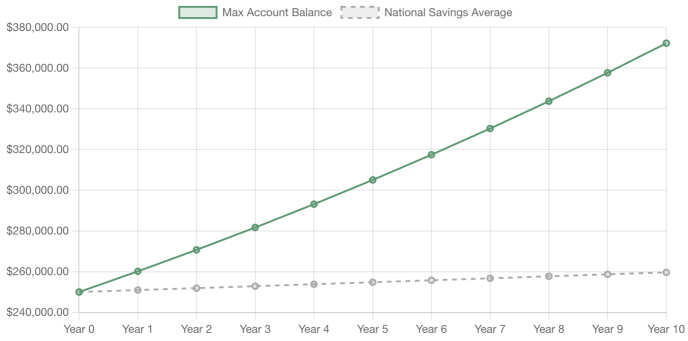
Earn More

Accelerate your earnings over time with Max.

Earn up to **4.06%**, significantly more than you could earn at traditional brick-and-mortar banks.

Enter Starting Balance

Calculate Interest



Max Average Yield: 4.06%

Initial Balance: $250,000.00

Balance at Year 10: $372,201.59

True stories, real impact.

What our clients have to say about Max.

"It's a great idea and the interest rates are higher than I could find on my own, plus it's very convenient to have Max continuously monitor rates to optimize returns."

Jason B.
Newnan, GA
Member Since 2023

"We are getting a much better rate on money we want to keep liquid—better even than most of our longer term investments!"

Rebecca R.
Hopewell Junction, NY
Member Since 2023

"Ensures that money is always in the highest yielding account with no effort from me."

J.B.
New Canaan, CT
Member Since 2022

Questions, Answered.

Don't see your question answered? Check out our FAQ or contact us.

- What is Max? +
- How does Max work? +
- How do Optimizations work? +
- What is Max Checking? +
- How much can I earn? +
- What does Max cost? +
- What is my relationship with the banks? +

How do Transfers work and how long do they take? +

What is the setup process? +

What happens during Tax time? +

Is Max secure? +

How do I contact Max? +

Getting started is easy.

Start making your cash work harder for you. Open a new account in as little as 2 minutes and start earning more — today and every day.

Get Started Now

MAX™

Intelligent cash management for intelligent investors.

Solutions

Advisors

Individual Investors

Businesses

Banks

Join Now

Company

About Us

Leadership

Contact Us

Privacy & Security

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